

This is a summary of the benefits offered by the City of Carmel/Carmel Fire Department. Many benefits described herein have significant eligibility standards and/or benefit limitations. If any portion of this summary conflicts with any provision of federal, state or local law, code, ordinance, order, rule or regulation, the terms of such law, code, ordinance, order, rule or regulation shall prevail. This summary does not constitute a promise by the City to continue providing the benefits described, nor does it constitute an expressed or implied contract of employment. The Carmel Fire Department compensation and benefits package is subject to change at any time.

PAY AND HOURS:

Entry level for a probationary firefighter is, approximately \$52,861.00.

Scheduled hours are as follows:

1. For all Firefighters in administrative positions, the scheduled hours shall be 37.5 in a seven (7) day work period (75.0 hours bi-weekly).
2. For Firefighters who work a 24 hour shift, the scheduled hours shall be an average of 224 hours in a 28 day work period (112 bi-weekly).

The formula for calculating the hourly rate of pay shall be: (bi-weekly base pay + specialty pay + 24 hour fire schedule pay + longevity pay)/hours scheduled in a regular work period.

The formula for calculating the overtime rate of pay shall be:

1. Fire Department non-exempt shift employees, 0.5 x hourly rate of pay for scheduled overtime from 212 – 224 hours, and 1.5 x hourly rate for scheduled overtime in excess of 224 hours and for all emergency call-outs, end-of-shift runs and work-related court appearances.
2. For all other Fire Department non-exempt employees, 1.0 x hourly rate of pay for 37.5 to 40.0 hours per week, and 1.5 x hourly rate of pay for hours in excess of 40.0.
3. Exempt employees shall earn compensatory time on an hour-for-hour basis for hours in excess of 40 per week.

SCHEDULE:

Sworn Shift Personnel (28 Day Schedule):

24 hours on duty – 24 hours off duty – 24 hours on duty – 24 hours off duty – 24 hours on duty - 4 days off ...

LONGEVITY:

All full-time employees shall receive two hundred twenty dollars (\$220.00) per year longevity pay for the first ten years of service and two hundred eighty dollars (\$280.00) per year for years eleven through twenty-five, in addition to all other forms of compensation. Longevity pay terms and conditions shall conform to the City's current longevity ordinance as adopted by the Carmel Common Council.

VACATION:

Vacation benefits for Sworn Shift Personnel shall be as follows:

- Completion of 1 year, shift personnel receive 5 duty days of vacation.
- Completion of 2 years, shift personnel receive 7 duty days of vacation.
- Completion of 3 years, shift personnel receive 9 duty days of vacation.
- Completion of 4 years, shift personnel receive 11 duty days of vacation.
- Completion of 5 years, shift personnel receive 14 duty days of vacation.
- Completion of 13 years, shift personnel receive 17 duty days of vacation.
- Completion of 20 years, shift personnel receive 18 duty days of vacation

Emergency leave prior to completion of 1st year granted on a case by case basis.

Shift Personnel may carry-over up to 3 unused 24 hour vacation days to the next calendar year, to be used within that year.

HOLIDAYS:

Each year the Mayor shall declare a holiday schedule that shall determine the paid holidays of City employees. Each City employee who is required to work on a declared holiday, whether on a scheduled shift or emergency call-in basis, shall receive thirteen dollars (\$13.00) per hour premium pay for each hour actually worked on the holiday.

SICK LEAVE:

After 30 days of employment, a firefighter shall be allotted 30 days of sick leave for one (1) calendar year. A Firefighter must be sick or injured to qualify for sick leave. Unused sick leave will not be paid to Firefighters upon leaving the Department. Sick leave shall not be carried over into the next year. (Additional details in CFD Rules)

FAMILY MAJOR MEDICAL/BEREAVEMENT LEAVE:

Up to three days of paid leave (24 hour shifts) per calendar year may be granted for a major illness or death that occurs in a Firefighter's immediate family.

Immediate Family: (Father/Mother, Husband/Wife, Brother/Sister, Child, Grandchild/Grandparent, Mother/Father-In-Law, Son/Daughter-In-Law, Sister/Brother-In-Law, Grandparent-In-Law, Step Parents, Step Children, Step Brother/Sister, Step Grandparent/Grandchildren) In addition, a maximum of one (1) of the three bereavement days each year can be used for an aunt, uncle, cousin, niece or nephew (including step- or in-law relationship).

An eligible Firefighter must notify the Administrative Offices via his/her Battalion Chief of the illness or death and request the special leave.

CATASTROPHIC MEDICAL LEAVE:

Sworn Firefighters shall automatically be enrolled in the Catastrophic Medical Leave Bank for catastrophic illness, injury or incapacitation. Any Firefighter granted "Catastrophic Medical Leave" must first use all existing annual personal sick days. An appointed Administrative Board will review requests for withdrawal. (Additional details in CFD Rules)

INSURANCE:

Medical: The City offers all full-time employees a choice of two medical plans, a PPO and a High Deductible Health Plan (HDHP). Coverage begins the 31st day of employment. The City pays 75% or more of the insurance premium depending on the coverage elected. The employee portion is withheld from the employee's paycheck on a pre-tax basis. The City is self-insured and uses the Anthem provider network

Health Savings Account (HSA): This account is available to an employee enrolled in the City's HDHP. It allows an employee to make pre-tax contributions through payroll deposit that can be used to pay for qualified medical expenses. The City also makes a contribution. Any unused balance is carried over from year to year, even into retirement. The funds remain untaxed as long as they are used for qualified medical expenses.

Vision: The vision plan is offered to all full-time employees through Vision Service Plan VSP which utilizes a network of providers (www.vsp.com). Vision coverage is included when opting for medical coverage.

Dental: Full-time employees can enroll in the dental plan in conjunction with or separately from the medical plan. The City pays 75% or more of the premium. There is no dental network.

Life/Accidental Death and Dismemberment: The City provides a \$20,000 term life/AD&D policy for all full-time employees. Benefits are provided through Unum. Firefighters are also eligible for:

- \$150,000 In the Line-of-duty Death is currently paid by The Heroes Club
- \$339,310.00 In the Line-of-duty Death is currently paid by the Federal Government
- \$12,000 Basic Life is currently paid by State of Indiana (Immediate pay-out upon death)
- \$162,000 In the Line-of-duty Death is currently paid by State of Indiana

Primary Plus Employee Health Center: The Primary Plus Employee Health Center ("clinic") is open to all employees, retirees and dependents covered by the City's health insurance plan. There is no cost to the employee for office visits, labs or medications provided by the clinic, and employees are not required to use PTO, sick or vacation time for clinic visits of two hours or less made during regularly-scheduled work hours.

DEFERRED COMPENSATION:

The City of Carmel offers full-time and part-time employees an optional deferred compensation (457(b)) plan that is funded solely by employee contributions. Effective January 1, 2000, the

City began matching employee contributions as outlined below. Matching contributions are deposited into a 401(a) account in the employee's name, and are vested immediately.

The City will match employee contributions at the levels listed below:

- a. No match in first year of employment with the City.
- b. 10% match after 1 full calendar year of employment with the City.
- c. 20% match after 2 full calendar years of employment with the City.
- d. 30% match after 3 full calendar years of employment with the City.
- e. 40% match after 4 full calendar years of employment with the City.
- f. 50% match after 5 full calendar years of employment with the City.

The level of matching contributions by the City shall not exceed the lesser of 50% of the employee's contributions or \$9,000 in any year.

RETIREMENT:

All full-time employees are required to participate in the Indiana Public Retirement System (INPRS) (www.in.gov/inprs/publicemployees.htm). INPRS has two parts: an annuity savings account and a defined benefit pension. The annuity is vested immediately and the defined pension portion vests on a schedule.

The City funds both parts for civilian employees, who participate in the Public Employees Retirement Fund. Civilians are vested after 10 years of full-time service and are eligible for unreduced retirement benefits at age 65 with 10 or more years of creditable service, at age 60 with 15 or more years of creditable service or between ages 55 and 60 if age at retirement plus your total creditable years of service equals 85 or more (Rule of 85).

Firefighters participate in the 1977 Police Officers' and Firefighters' Pension and Disability Fund. For the purpose of ensuring the consistency of retiree pension payments, all First Class/Master Firefighters shall receive an identical salary. When a firefighter is promoted to First Class/Master Firefighter, his or her salary shall be increased to the level of other First Class/Master Firefighters, which is the amount that will be certified to the State of Indiana for pension purposes.

A Firefighter contributes 6% and the City a variable amount (currently 19.7%) of a First Class/Master Firefighter's base salary plus 20 years of longevity. The City may opt to pay a portion of the employee contribution. All employee pension contributions are deducted on a pre-tax basis.

Participants are eligible to collect full benefits when they reach age 52 and have 20 years of service. Members who draw benefits at age 51 are subject to a 7% reduction, and at age 50 are subject to a 14% reduction.

Current pension benefits are 50% of a First Class/Master Firefighter's salary plus 20 years of longevity (\$5,000.00) after 20 years, with a 1% increase for each additional six months of service up to a maximum of 32 years or 74% of a First Class/Master Firefighter's salary.

UNIFORMS:

Department issued uniforms shall be purchased and disbursed through CFD's quartermaster.

SAFETY GEAR:

The Department furnishes all fire safety gear.